

By: Representative Hood

To: Insurance

HOUSE BILL NO. 651

1 AN ACT TO PROVIDE THAT WHEN ANY PERSON, AS LIENHOLDER,  
 2 SECURED PARTY, ASSIGNEE OR OTHERWISE, POSSESSES OR HAS A VEHICLE  
 3 INSURANCE POLICY MADE PAYABLE TO THE PERSON, OR OTHER PERSON AS  
 4 THAT PERSON'S INTEREST MAY APPEAR, THEN THE INSURANCE AS TO THE  
 5 INTEREST OF THE LIENHOLDER, SECURED PARTY, ASSIGNEE OR OTHER  
 6 PERSON NAMED IN THE POLICY MAY NOT BE INVALIDATED BY AN  
 7 INTENTIONAL ACT OR OMISSION OF THE OWNER OF THE VEHICLE SO  
 8 INSURED; AND FOR RELATED PURPOSES.

9 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

10 **SECTION 1.** When any person, as lienholder, secured party,  
 11 assignee or otherwise, possesses or has a vehicle insurance policy  
 12 made payable to the person, or other person as that person's  
 13 interest may appear, then the insurance as to the interest of the  
 14 lienholder, secured party, assignee or other person named in the  
 15 policy may not be invalidated by an intentional act or omission of  
 16 the owner of the vehicle so insured.

17 **SECTION 2.** This act shall take effect and be in force from  
 18 and after July 1, 2023.

